

BEFORE THE INSURANCE COMMISSIONER  
FOR THE STATE OF ARKANSAS

ARKANSAS INSURANCE DEPARTMENT )  
PETITIONER )

VS. )

PAUL D. ERNST )  
NPN 16257213 )  
RESPONDENTS )

A.I.D. NO. 2019- 75

---

REVOCATION ORDER

---

On this day, the matter of the producer's license of Paul Ernst ("Respondent") came before Allen Kerr, Arkansas Insurance Commissioner ("Commissioner"). A hearing was held on October 9, 2019, in the First Floor Hearing Room of the Arkansas Insurance Department ("Department") pursuant to the Notice of Hearing dated September 5, 2019. The hearing was held before Russ Galbraith, Chief Deputy Commissioner and Hearing Officer ("Hearing Officer") pursuant to his appointment by the Commissioner in accordance with Ark. Code Ann. § 23-61-103(e)(1). The Department was represented by Gray Allen Turner, Associate Counsel. The Respondent did not appear.

FINDINGS OF FACT

1. The Commissioner of Insurance has jurisdiction pursuant to the Arkansas Insurance Code, specifically Ark. Code Ann. §§ 23-60-101, *et seq.*
2. Respondent is a resident of Marion, Arkansas.

3. Respondent holds an Arkansas resident producer license, NPN 16257213.

4. Respondent was sent notice of hearing by regular and certified mail to his last known address provided to the Department on September 5, 2019.

5. On June of 2018, Respondent was arrested for 3<sup>rd</sup> degree battery, a misdemeanor, in Marion District Court, Case No ONS-18-2569. Respondent failed to notify the Department of his arrest within 30 days.

6. In January of 2019, Respondent was charged by criminal information with several counts of felony forgery in Crittenden County Circuit Court case 18CR-19-20. Respondent failed to notify the Department that a criminal information had been issued against him within thirty days of filing of the criminal charge.

7. Respondent was charged with felony theft of property and worthless checks in Shelby County, Tennessee. Respondent failed to notify the Department that a criminal information has been issued against him within thirty day so filing of the criminal charge.

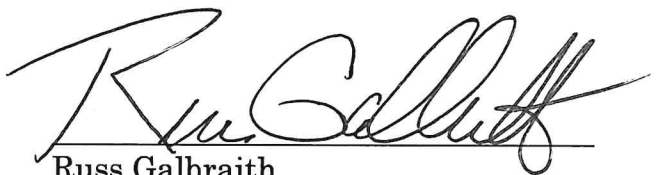
## CONCLUSIONS OF LAW

1. Ark. Code Ann. § 23-64-201(e) requires a producer to notify the commission in writing upon being charged or convicted of a crime. Respondent's failure to notify the commission of arrests was a violation of Ark. Code Ann. § 23-64-201(e).

## RECOMMENDATION OF HEARING OFFICER

WHEREFORE, upon consideration of the evidence of record and the foregoing Findings of Fact and Conclusions of Law, the Hearing officer recommends the following:

1. That the Arkansas resident insurance producer license of the Respondent be revoked.

A handwritten signature in black ink, appearing to read "Russ Galbraith", is written over a horizontal line.

Russ Galbraith  
Hearing Officer

## CERTIFICATION

I, Allen Kerr, Insurance Commissioner for the State of Arkansas, do hereby certify that the above Findings of Fact, Conclusions of Law, and Recommendation of the Hearing Officer were made by and under my authority and supervision by Russ Galbraith, Hearing Officer in this proceeding. I hereby adopt the Hearing Officer's Findings of Fact, Conclusions of Law and Recommendation in full, as set forth herein.

THEREFORE, it is hereby ORDERED that the Arkansas producer license of Paul D. Ernst, NPN 16257213, is revoked.

IT IS SO ORDERED THIS 8<sup>th</sup> DAY OF November, 2019.

  
\_\_\_\_\_  
ALLEN KERR  
INSURANCE COMMISSIONER  
STATE OF ARKANSAS